

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION

In Re: Kevin Hennig,

Debtor.

Case No. 15-32733-dof

Chapter 13

Hon: Daniel Opperman

Notice of Deadline to Object to Proposed Chapter 13 Plan Modification

The deadline to file an objection to the attached proposed chapter 13 plan modification is 21 days after service.

If no timely responses are filed to a proposed post-confirmation plan modification, the proponent may file a certificate of no response and request entry of an order approving the plan modification.

If a timely objection is filed, the Court will set the matter for hearing and give notice of the hearing to the debtor, the proponent of the plan modification, the trustee and any objecting parties. In that event, the plan modification will become effective when the Court enters an order overruling or resolving all objections.

Objections to the attached proposed chapter 13 plan modification shall be served on the following:

Carl L. Bekofske
Chapter 13 Standing Trustee
400 N. Saginaw Street, Ste. 331
Flint, MI 48502

Scott M. Kwiatkowski, Esq.
4000 Town Center
Ste. 1200
Southfield, MI 48075

GOLDSTEIN, BERSHAD & FRIED, P.C.

Dated: October 18, 2018

/s/ Scott M. Kwiatkowski

Scott M. Kwiatkowski (P67871)

Attorney for Debtor

4000 Town Center, Suite 1200

Southfield, Michigan 48075

(248) 355-5300

scott@bk-lawyer

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PROPOSED POST-CONFIRMATION PLAN MODIFICATION

Kevin Hennig has filed papers with the Court to modify his confirmed Chapter 13 Plan.

An Order Confirming Plan was entered on May 27, 2016. Debtor fell behind in his Plan payments due to extensive medical bills incurred over the past 6 months. The documentation supporting said expenses have been sent to the Chapter 13 Trustee. Due to the delinquency in payments a payment increase is needed in order for Debtor's Plan to complete as confirmed. A proposed Order is attached as Exhibit A.

Accordingly, Debtor proposes to modify his confirmed Plan pursuant to L.B.R. 3015-2(b) as follows:

- Debtor's delinquent Plan payments in the amount of \$9,721.94 shall be excused;
- Debtor's Chapter 13 Plan payment shall increase to \$2,009.64 per month effective November 1, 2018;

Pursuant to L.B.R. 3015-2(b), Guideline #6, the above proposed plan modification will not have an adverse impact on creditors in Classes 1, 2, 3, 4, 5, 6, 7 or 8.

(See attached plan calculation)

In all other respects, the Order Confirming Plan referred to above shall remain in full force and effect.

GOLDSTEIN, BERSHAD & FRIED, P.C.

Dated: October 18, 2018

By: /s/ Scott M. Kwiatkowski
Scott M. Kwiatkowski (P67871)
Attorney for Debtor
4000 Town Center, Suite 1200
Southfield, Michigan 48075
(248) 355-5300
scott@bk-lawyer.net

UNITED STATES BANKRUPTCY COURT
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ORDER MODIFYING PLAN

This matter has come before the Court upon the Notice of Proposed Post-Confirmation Plan Modification and no interested parties have filed objections. Accordingly, the Court having reviewed this Order finds good cause to grant the relief requested and enters this Order.

IT IS HEREBY ORDERED that Debtor's delinquent Plan payments in the amount of \$9,721.94 are excused;

IT IS FURTHER ORDERED that Debtor's Chapter 13 Plan payment shall increase to \$2,009.64 per month effective November 1, 2018.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect.

EXHIBIT A

15-32733-DOF		KEVIN HENNIG		160 7TH STREET • • IMLAY CITY • MI • 48444		\$1,739.01 MO/		Bar Date(s):		3/7/2016 (has passed) 5/16/2016 (has passed)	
								Confirmed:		5/27/2016	
		Trustee: Carl L. Bekofsky		Attorney: FREE BANKRUPTCY EVALUATION				Case Status:		OPEN CASE	
29 Month(s) since Confirmation UP = \$0.00 TPI = \$45,105.69 TPILR = \$45,105.69 BOH = \$0.00 BOH+FEES = \$0.01											
Line	Name	Claimed Amount	Mortgage Due	Coll / Value	Interest Rate	Monthly Payment	To Be Paid	Mo			
ATTORNEY FEE											
1	FREE BANKRUPTCY EVALUATION	\$847.00									
DEBTOR REFUND											
2	KEVIN HENNIG										
PRIOR ATTORNEY											
3	FREE BANKRUPTCY EVALUATION	\$3,410.00									
MONTHLY MORTGAGE PAYMENT											
4	LOAN CARE					\$898.78	\$27,862.18				
5	LOAN CARE	\$12,944.35		\$12,944.35			\$12,944.35				
MORTGAGE ARREARS											
6	LOAN CARE	\$6,456.06		\$6,456.06			\$6,456.06				
SECURED CREDITOR											
7	LOAN CARE	\$650.00		\$650.00			\$650.00				
APPEARANCE/NOTICE ONLY											
8	TROTT LAW, PC										
9	BUTLER, BUTLER & ROWSE-OBERLE, P.L.L.C.										
SECURED CREDITOR/COL VEHICLE											
10	CHRISTIAN FINANCIAL CU	\$20,885.59		\$3,253.47		6.7600	\$596.52	\$3,314.21	5		
11	CHRISTIAN FINANCIAL CU	\$73.32		\$73.32				\$73.32			
All Unsecured Creditors		Total Unsecured				Percent Allowed		Amount Allowed			
12		5952.12				100		\$5,952.12			

Change Line# 0

Plan Terms 31

Unsecured % 100

Trustee's % 8.1

Lump Sum \$ 0.00

Delete Line 0

Debtor 1 Pay Schedules

Who's Paying	Amount	Schedule	Upd	Calc
IDEAL TECHNOLOG	\$2,009.64	MONTHLY	\$?
KEVIN HENNIG	\$0.00	WEEKLY	\$?

Due to Creditors: \$1,627.09 \$62,298.41
In from Debtor: \$2,009.64 \$62,298.84

Debtor 2 Pay Schedules

Who's Paying	Amount	Schedule	Upd
DEBTOR	\$0.00	WEEKLY	\$

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CERTIFICATE OF SERVICE

I hereby certify that on October 18, 2018 I electronically filed the following papers with the Clerk of the Court using the ECF system which will send notification of such filing to the following ECF Participants:

Documents Filed:	Notice of Deadline to Object, Plan Modification, proposed Order and Certificate of Service
ECF Participants:	All parties listed by the Court for service via electronic mailing

And I hereby certify that I have mailed the documents by United States Postal Service to the following non-ECF participants:

All Creditors Listed on the Attached PACER Matrix

/s/ Jennifer L. Gamalski

Jennifer L. Gamalski

4000 Town Center, Suite 1200

Southfield, MI 48075

Phone: (248) 355-5300

Fax: (248) 355-4644

Scott M. Kwiatkowski P-67871

email scott@bk-lawyer.net

Dated: October 18, 2018

Label Matrix for local noticing
0645-4
Case 15-32733-dof
Eastern District of Michigan
Flint
Wed Oct 17 15:12:26 EDT 2018

Capital One
Attn: Bankruptcy
Po Box 30285
Salt Lake City, UT 84130-0285

Christian Financial Credit Union
18441 Utica Road
Roseville, MI 48066-4299

Marcy J. Ford
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Scott Kwiatkowski
4000 Town Center, Suite 1200
Southfield, MI 48075-1413

Midland Credit Management, Inc. as agent for
Midland Funding LLC
PO Box 2011
Warren, MI 48090-2011

Athena J. Aitas
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Cenlar Loan Admin & Reporting (Cenlar)
425 Phillips Blvd
Ewing, NJ 08618-1430

Chrstn Fn Cu
Attn:Bankruptcy Dept
18441 Utica Rd
Roseville, MI 48066-4202

(p)FRONTIER COMMUNICATIONS
BANKRUPTCY DEPT
19 JOHN STREET
MIDDLETOWN NY 10940-4918

Lakeview Loan Servicing, LLC
c/o LoanCare
3637 Sentara Way
Virginia Beach, VA 23452-4262

Crystal L. Price-Buckley
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Carl Bekofske
400 N. Saginaw Street
Suite 331
Flint, MI 48502-2045

Christian Financial CU
Attn Bankruptcy
18441 Utica Rd
Roseville, MI 48066-4299

Shawn C. Drummond
31440 Northwestern Highway
Suite 200
Farmington Hills, MI 48334-5422

Kevin Hennig
160 7th Street
Imlay City, MI 48444-1022

Lakeview Loan Servicing, LLC.
C/o Cenlar FSB
Attn: Bankruptcy Dept.
425 Phillips Blvd.
Ewing, NJ 08618-1430

Karen L. Rowse-Oberle
24525 Harper Ave.
Suite Two
St. Clair Shores, MI 48080-1286

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Frontier Communication
19 John St
Middletown, NY 10940

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Christian Financial Credit Union

(u)Lakeview Loan Servicing, LLC

End of Label Matrix
Mailable recipients 17
Bypassed recipients 2
Total 19